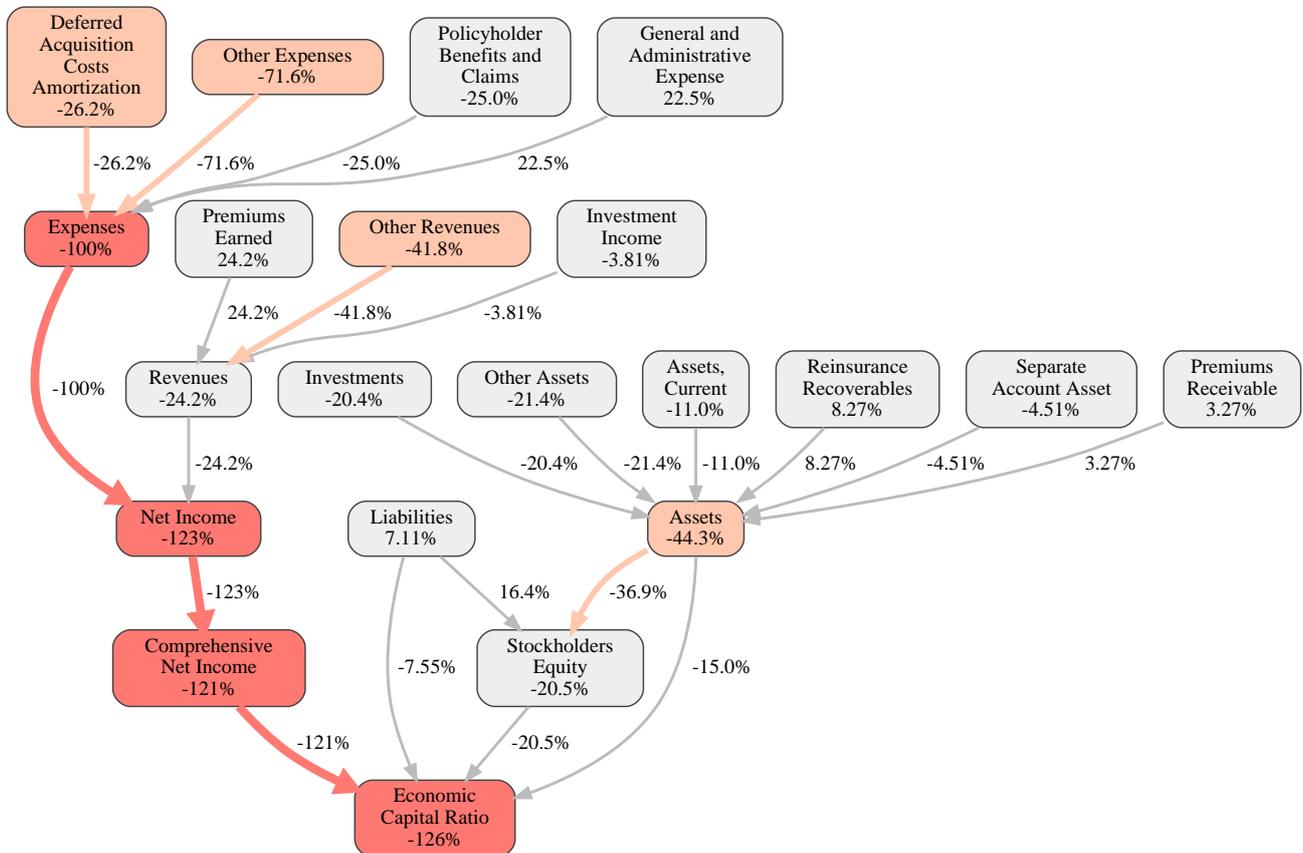




NON-LIFE INSURANCE 2020

Hanover Insurance Group Inc.
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RealRate

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The relative strengths and weaknesses of Hanover Insurance Group Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hanover Insurance Group Inc. compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Hanover Insurance Group Inc. is the variable Net Income, reducing the Economic Capital Ratio by 123% points.

The company's Economic Capital Ratio, given in the ranking table, is -72%, being 126% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	215,700
Assets, Non-Current	402,400
Claims Reserve and LAE	5,654,400
Deferred Acquisition Costs Amortization	926,700
Deferred Policy Acquisition Costs	467,400
General and Administrative Expense	538,900
Insurance Commissions and Fees	0
Intangible Assets	178,800
Investment Income	286,200
Investments	7,996,000
Liabilities Current	0
Long Term Debt	0
Other Assets	155,800
Other Compr. Net Income	267,600
Other Expenses	2,996,100
Other Liabilities	1,449,800
Other Net Income	0
Other Revenues	130,000
Policyholder Benefits and Claims	2,865,500
Policyholder Contract Deposits	0
Premiums Earned	4,474,500
Premiums Receivable	1,260,400
Reinsurance Payable	53,400
Reinsurance Recoverables	1,814,000
Separate Account Asset	0
Unearned Premiums	2,416,700

Output Variable	Value in 1000 USD
Assets	12,490,500
Liabilities	9,574,300
Expenses	7,327,200
Revenues	4,890,700
Stockholders Equity	2,916,200
Net Income	-2,436,500
Comprehensive Net Income	-2,168,900
Economic Capital Ratio	-72%